

Appl. No. : 09/690,074
Filed : October 16, 2000

AMENDMENTS TO THE CLAIMS

Kindly cancel claims 1-26 without prejudice.

Kindly amend the remaining claims as follows:

27. (Currently Amended) An electronic credit card, comprising:

a credit card housing having a front surface showing a credit card number, and having electronic circuitry coupled to said housing, associated with a credit card account based on said credit card number; and

a communication device, also coupled with said housing, and coupled with said electronic circuitry in said housing, communicating information to and from said electronic circuitry using a short range RF protocol;

wherein said electronic circuitry includes a memory storing an individual characteristic representative of an authorized user of the credit card;

further comprising a display which displays said individual characteristic, and wherein said individual characteristic is a user's picture, and said display displays said user's picture when a transaction is requested.

28. (Previously Presented) A credit card as in claim 27, wherein said short range RF protocol is Bluetooth.

Appl. No. : 09/690,074
Filed : October 16, 2000

29. ((Previously Presented) An electronic credit card as in claim 27, further comprising an internal source of power for said electronic circuitry and said communication device.

30. (Previously Presented) An electronic credit card as in claim 27, further comprising connections for an external source of power to drive said electronic circuitry and said communication device.

31. (Previously Presented) An electronic credit card as in claim 30, wherein said connections for an external source of power include external electrodes intended to be coupled to a source of power.

32. (Previously Presented) A credit card as in claim 31, wherein said electronic circuitry immediately begins operating upon detecting said external source of power.

33. (Previously Presented) A credit card as in claim 31, wherein said communication device attempts to communicate immediately upon receiving power from said source.

34. (Previously Presented) A credit card as in claim 27, wherein said front surface includes raised lettering indicating the credit card number.

Appl. No. : 09/690,074
Filed : October 16, 2000

35. Cancelled

36. Cancelled

37. Cancelled

38. (Currently Amended) An electronic credit card, comprising:
a credit card housing, having a first surface bearing credit card indicia, and
including electronic circuitry coupled within said housing, said electronic circuitry
associated with a credit card account associated with said credit card indicia, said
electronic circuitry including a memory which stores information about the user's
individual-characteristic picture, and which produces information indicative of displays
said user's individual-characteristic picture on an electronic display in response to a as
part of the transaction.

39. Cancelled

40. (Previously Presented) A credit card as in claim 38, further comprising
a communication device, also coupled with said credit card housing, and which
communicates information to and from said electronic circuitry using a short range RF
protocol.

Appl. No. : 09/690,074
Filed : October 16, 2000

41. (Previously Presented) A credit card as in claim 40, wherein said short range protocol is Bluetooth.

42. (Previously Presented) A credit card as in claim 38, further comprising an input portion on said credit card adapted for receiving an external source of power.

43. (Previously Presented) A credit card as in claim 40, wherein said communication device immediately starts operating upon receiving said external source of power.

44. (Currently Amended) A method, comprising:
storing credit card information electronically within a credit card sized and shaped housing; and
wirelessly communicating said credit card information to a receiving terminal as part of a request for transaction;
storing information of an authorized user's individual characteristics within a memory of said credit card, and using said information as part of said request for transaction; and
wherein said individual characteristics include a picture of the user, and said using comprises providing information from which said picture can be displayed.

Appl. No. : 09/690,074
Filed : October 16, 2000

45. (Previously Presented) A method as in claim 44, wherein said wirelessly communicating is carried out using a short range RF protocol.

46. (Previously Presented) A method as in claim 45, wherein said wirelessly communicating is carried out using Bluetooth.

47. Cancelled

48. Cancelled.